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Examiner Alain L. Bashore U.S. Patent and Trademark Office	703/872-9306	

FROM: Howard Sobelman

PHONE: 602-382-6228

RE: U.S. Serial No. 09/940,509

## MESSAGE:

Amendment and Reply dated September 15, 2004, to Office Action mailed on July 9, 2004.

Thank you.  
Howard Sobelman

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ORIGINAL DOCUMENT: Will be sent

NUMBER OF PAGES (Including Cover): 14

CONFIRMATION NO.:

CLIENT MATTER NO.: 40655.5800

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Date: September 15, 2004By: Nehorah A. MiaIN THE UNITED STATES PATENT AND TRADEMARK OFFICEPATENT

Applicants:	Dunning, et al.	Docket No.:	40655.5800
Serial No.:	09/940,509	Examiner:	Bashore, Alain L
Filed:	August 27, 2001	Group Art Unit:	3624
Title:	SYSTEM AND METHOD FOR CREATING AND ADMINISTERING AN INVESTMENT INSTRUMENT	Confirmation No.:	7398

AMENDMENT AND REPLY

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated July 9, 2004, of which this response is within the shortened three month statutory period for response, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.